

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT is entered into by SELECT PORTFOLIO SERVICING, INC. (hereafter "Select Portfolio") for the benefit of NATIONAL CITY HOME LOAN SERVICES, INC.

WITNESSETH:

WHEREAS, on February 5, 2002, Michael B. Cole executed two Deeds of Trust in favor of First Franklin Financial Corporation (herein "First Franklin");

WHEREAS, one Deed of Trust was in the original principal amount of \$96,000.00 and was recorded in Book 1457 at Page 86 and re-recorded in Book 1485 at Page 310 (to include ARM Rider) of the land records of DeSoto County, Mississippi and subsequently assigned to National City Home Loan Services (herein "National City") by instrument recorded in Book 2120 at Page 45 in the office of the Chancery Clerk (hereafter referred to as the "National City Deed of Trust");

WHEREAS, the other Deed of Trust was in the original principal amount of \$24,000.00 and was recorded in Book 1457 at Page 76 in the office of the Chancery Clerk of DeSoto County, Mississippi and subsequently assigned to Select Portfolio Servicing, Inc. (said Deed of Trust hereafter referred to as the "Select Portfolio Deed of Trust");

WHEREAS, through inadvertence and error, the Select Portfolio Deed of Trust was recorded prior to the National City Deed of Trust;

WHEREAS, Select Portfolio for the benefit of National City desires to get this error corrected in the records of the Chancery Clerk of DeSoto County, Mississippi;

NOW THEREFORE, IN CONSIDERATION OF Ten Dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Select Portfolio hereby subordinates the Select Portfolio Deed of Trust and all of its right, title and interest in the real property therein described to the National City Deed of Trust; and the National City Deed of Trust will be at all times prior to and superior to the lien of the Select Portfolio Deed of Trust. The parties agree that the National City Deed of Trust is and shall remain a prior perfected lien ahead of the lien of Select Portfolio Deed of Trust as provided herein.

Except as specifically modified and subordinated herein, all covenants, agreements, restrictions, rights, privileges and obligations of all parties under the deeds of trust held by Select Portfolio and National City shall remain in full force and effect, and nothing contained in this document referred to herein shall operate, or be construed to operate, as a waiver of any right, title or interest now held by any of the parties hereto.

WITNESS THE EXECUTION OF THIS INSTRUMENT, effective the 16 day of March, 2005.

Select Portfolio Servicing as servicer for
Wells Fargo Bank, N.A., as trustee in trust for
the Holders of First Franklin Mortgage Trust Series 2002-FFA

By: [Signature]
Name: Steve Faulkner
Title: SVP

STATE OF Utah
COUNTY OF Salt Lake

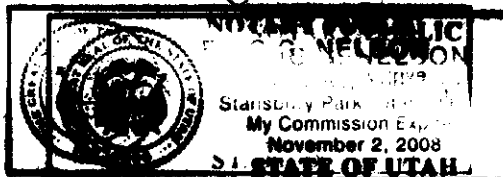
Personally appeared before me, the undersigned authority in and for the said county and state, on this 15 day of March, 2005, within my jurisdiction, the within named Steve Faulkner who acknowledged that (he)(she) is Senior Vice President of SELECT PORTFOLIO SERVICING, INC. and that for and on behalf of the said corporation, and as its act and deed (he)(she) executed the above and foregoing instrument, after having first been duly authorized by said corporation so to do.

[Signature]
NOTARY PUBLIC

My Commission Expires:

11/2/08

(Notary Seal Required)



**INSTRUMENT PREPARED BY AND
RETURN TO:**

R. Bradford Jones
Mississippi Valley Title Insurance Company 89495
P.O. Drawer 2428
Jackson, MS 39225-2428
(601) 961-4866

INDEXING INSTRUCTIONS:

Lot 2066, Section J, First Revision, Greenbrook Subdivision, in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi.